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## Identity Theft

*Take a moment to think about the various transactions you make during the week. Writing a check at the grocery store, charging purchases on the Internet, placing calls on your cell phone, or applying for a credit card. Each of these transactions requires you to share different personal information – perhaps your name, address, checking account number, credit card number, or even your social security number. You may not think twice about it, but others do!*

**Take the time to protect yourself, your name, and your credit.**

### What is Identity Theft?

According to Oregon law (ORS 165.800) Identity Theft occurs when someone obtains, possesses, transfers, creates, utters or converts to the person's own use the personal identification of another person, with the intent to defraud. This is a felony crime.

Another person means an imaginary or real person. Personal identification includes, but is not limited to, any written document or electronic data that does, or aims to, provide the following information (this list is not complete):

- ▶ A person's name, address or phone number
- ▶ Driver license
- ▶ Social Security or tax ID number
- ▶ A person's signature, or copy of a signature
- ▶ The identifying number of a person's account at a financial institution, or of a credit card account

### How does identity theft occur?

Identity theft is the fastest growing crime in America, now affecting more than half a million new victims each year. Thieves use a variety of methods, from low-tech to high-tech to get your personal information.

#### *How thieves get your information:*

- ✓ They steal your wallet or purse to get your photo ID, credit cards and personal checks.
- ✓ They steal your mail hoping to find personal checks for bill payment or pre-approved credit offers.
- ✓ They burglarize your home and find personal and financial information.
- ✓ They find personal and financial information that you leave in your vehicle.
- ✓ They use personal information you share over the Internet.

- ✓ They rummage through your garbage for personal or financial information that you didn't shred.

### *How thieves use your information:*

- ✓ They call your credit card company pretending to be you, make a change of address request, and then run up charges on your account.
- ✓ They open new credit accounts using your name, date of birth, and Social Security number. When they don't pay these bills, it goes on your credit report.
- ✓ They pass your personal checks at local businesses, or produce counterfeit checks using your name and account information.
- ✓ They establish phone or wireless service in your name.

*Identity theft can ruin your credit and cause a major hassle to clear your record.*

## Steps to Preventing Identity Theft

*While you may not be able to prevent identity theft entirely, there are things you can do to minimize the risk:*

- 🔒 Limit the identification information and number of cards you carry to what you actually need.
- 🔒 Do not carry your Social Security card with you. Keep it in a safe deposit box.
- 🔒 Give your Social Security number only when absolutely necessary, e.g., new employment, opening a financial, brokerage, or credit card account. In other situations ask to use alternative identifiers.
- 🔒 Before providing personal information, find out how it will be used and if it will be shared.
- 🔒 Do not give out personal information over the phone, through the mail, or the Internet, unless you initiated the contact and are familiar with the recipient.
- 🔒 Keep important documents, e.g., property deeds, wills, insurance policy originals, auto titles, stock certificates, passports, birth certificates, and other items with personal information in a safe place, preferably a safe deposit box.
- 🔒 Shred (crosscut) or burn your charge receipts, copies of credit applications, insurance forms, checks, and all other types of financial statements and personal records when no longer needed.
- 🔒 Be careful where you leave personal information in your home, especially if you have roommates.
- 🔒 Pay attention to your billing cycles and follow-up with creditors if bills do not arrive on time.
- 🔒 Order credit reports annually from each of the three credit reporting agencies at 1-877-322-8228 or [www.annualcreditreport.com](http://www.annualcreditreport.com). Ensure reports are accurate and have only activity you authorized.
- 🔒 Guard your mail from theft. Deposit outgoing mail in a post office collection box or go to the post office. Remove mail from your mail box promptly after it arrives. If that isn't possible, consider a locking mail box or post office box.
- 🔒 Do not use your mother's maiden name, your date of birth, the last four digits of your Social Security number, or a similar series of numbers as a password for anything.
- 🔒 Do not put your telephone number on checks.
- 🔒 Be watchful for lookers when entering a PIN or when using ATM machines or phone cards.
- 🔒 Make a list of all your credit cards and bank account numbers, along with their customer service numbers and keep the list in a safe place.
- 🔒 Do not put your credit card number on the Internet unless it is encrypted on a secure site.

### *If you are the victim of identity theft*

*If you had your purse or wallet stolen, or you suspect someone is using your identity, there are several things you can do to minimize further victimization:*

- First, report the theft to the police agency that has jurisdiction over the area where the theft occurred and to where your identity was used. You will need to be specific as to what was stolen, e.g., driver license, checks, credit cards, passport, Social Security card, or the way in which your identity was used. If checks were stolen include the check numbers
- Second, report to your financial institutions or credit lenders if you had personal checks, credit cards, or financial statements stolen.
- Third, contact the three major credit reporting agencies and have them flag your file and include a statement that creditors need your permission before opening any new accounts in your name. It's also a good idea to request a copy of your credit report and review it carefully. In a couple months, order new copies to verify corrections or changes you requested.

	<u>Report Fraud</u>	<u>Order Credit Report</u>	<u>Web site</u>
<b>Equifax</b>	800-525-6285	800-685-1111	www.equifax.com
<b>Experian</b>	888-397-3742	888-397-3742	www.experian.com
<b>Trans Union</b>	800-680-7289	800-916-8800	www.tuc.com

- If you suspect your mail was stolen, contact the local postal inspector.
- If there is any unauthorized activity in your current accounts, close them immediately.
- When you open new accounts insist on password-only access.
- If your Social Security number was used, call the Social Security Administration at (800)772-1213.

### *Additional Resources for Identity Theft:*

#### **Federal Trade Commission**

Identity Theft Hotline: 1-877-438-4338

Online: [www.ftc.gov](http://www.ftc.gov) or [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)

#### **Privacy Rights Clearinghouse**

Hotline: 619-298-3396 Online: [www.privacyrights.org](http://www.privacyrights.org)

#### **StreetSmart**

Online: [www.reportguard.com](http://www.reportguard.com)

#### **Oregon Attorney General's Office**

Hotline: 1-877-877-9392 Online: [www.doj.state.or.us](http://www.doj.state.or.us)

Or write: Oregon Dept. of Justice

Financial Fraud/Consumer Protection

1162 Court St. NE

Salem, OR 97310

**National Crime Prevention Council** Online: [www.ncpc.org](http://www.ncpc.org)